

# Carolina Country

formerly **CAROLINA FARMER**

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# Co-Op Principle Pays Off On Rider-Owned Bus Line

By Arlene Edwards

*Winston-Salem Journal and Sentinel Staff Writer*

Sugar Grove—Three years have passed since the now-nameless Florida tourist looked at his dilapidated Mercury station wagon and decided it could never get back home.

He knew that nobody was going to pay good money for it but he hated to just abandon it on some back road.

So he gave it to an outreach worker for WAMY, the anti-poverty agency serving Watauga, Avery, Mitchell and Yancey counties, to drive until it fell apart.

The wagon was, indeed, parked by the side of the road, completely worn out, not many months later.

But, before it gave up its ghost, it had shown low-income people in Watauga County that by sharing the expenses of a community-owned vehicle they:

- Could go to town to cash their Social Security checks for a lot less than the \$12 round trip that one alleged friend had been charging.

- Could buy the same potatoes they had been paying 7 cents a pound for in the tiny country store for only 3 cents a pound in the large chain store.

- Could get to dentists and doctors and hospitals when they needed to instead of when somebody had the time and inclination to take them.

- Could take advantage of free shots and adult education classes and inexpensive entertainment.

- And, most important, could get jobs that would lift them out of poverty if they had an all-weather, on-time way to reach them.

The old station wagon, though no one suspected it at the time, was the forerunner of a rural transportation system that serves six counties and has ambitions for serving the state.

The system, the Green Eagle Community Transportation Cooperative, is not yet two years old.

But it can already boast that:

- 152 people depend on its six buses to get to work.

- 92 people have gotten jobs during the past 10 months because, for the first time, they could get to them.

- 67 people who had been on welfare roles in three counties are now on jobs because of the buses.

- And 18 of these 67 were from second and third generation welfare families.

Brian E. Noble, director of the transportation system, says these jobs, translated into dollars, will mean \$3.6 million to the general economy of the area this year.

He arrived at the figure, he said, by assuming that the 152 people who depend on the buses to get to work make \$1.75 an hour, the average paid by the nine businesses and industries where they work.

Then total annual income would amount, he said, to \$510,720 and, assuming that each dollar changes hands three times before leaving the area as the average dollar does, the impact on the general economy would amount to almost \$3.6 million.

The route that led from the old station wagon to the

six-bus system was as winding and rocky as the mountain roads the Green Eagle buses travel.

It began when the wagon wouldn't . . . just couldn't . . . go any farther, and the folks in Watauga started hunting a replacement.

And it reached what appeared to be a dead-end almost immediately. The only prospect—a used school bus in McDowell County—had a busted block.

In June of 1968, however, the Office of Economic Opportunity announced that a small amount of money was available for innovative projects and mentioned transportation as a possibility.

WAMY got \$7,000 of it, to use during the three remaining months of the fiscal year, and a promise of \$40,000 for the next.

But it was then, when the way seemed clear, that the complications began in earnest.

The original plan, which would have provided low-cost taxi service from the area's coves and hollows, was scrapped.

Noble, who was planning director of WAMY at the time, convinced his bosses that money from the Office of Economic Opportunity should be spent doing what the name implies—providing economic opportunity.

He proposed a system of cooperatively bought and owned buses that would be self-supporting after two years and set out to find a system to copy. There were none.

And, since there was no precedent, 36 lawyers refused to draw up a charter. Noble, in desperation, finally roughed one out for himself, using a charter for an agricultural cooperative as a guide.

Then he found that North Carolina had no law that would permit the chartering of a transportation cooperative.

The only way to do it was to wait for another session of the General Assembly and try to get a law passed or to become chartered outside the state and enter as an alien corporation.

The latter course was taken and on April 17, 1969, the Green Eagle Transportation Cooperative was officially in existence.

It had 16 members, all in Watauga County, and treasury of \$230 from box suppers, spaghetti dinners and the fares that were charged for rides in the station wagon.

A down payment for four vehicles and the initial cost of getting them rolling was provided by an incentive grant of \$6,000 from WAMY.

The buses were bought by the people who ride them and income has grown from \$168 during the first quarter to \$4,426 during the quarter that ended in June.

Membership—acquired by buying a share of stock in the co-op for \$5—has grown to 530 and each membership represents 4.2 paying riders for the buses.

Noble said that WAMY and OEO asked the co-op to do two things by the end of September to justify the incentive grant:

- Have four 12-passenger buses on the roads in service to low-income families.

- Have a total membership of 200.

Instead of four buses, with a total of 48 seats, the co-op has six with a total of 132 seats and expects to add another 32-seater any day now.



# Carolina Country

formerly **CAROLINA FARMER**

James A. Chaney  
Editor

Edward Brown, Jr.

Associate Editor  
and  
Advertising Director

Betty Twiggs  
Carolina Homemaker Editor

Official Publication  
Tarheel Electric  
Membership Association  
P. O. Box 1699, Raleigh, N. C.

J. C. Brown, Jr.  
Executive Manager

Vol. 2 No. 12 December 1970

## The Best Medicine for Christmas

When families reunite in the old homes of North Carolina for Christmas dinner, there are white haired men and women who look down the table at beaming grandchildren and say the magic words:

"You don't know what it means to have everybody well."

Happily, there aren't many children today who know the significance of the homely pronouncement.

Of course, children still take sick and parents still tend to equate winter with colds, ear aches and sore throats, but not as many families now seem to suffer the long sieges of illness that so often used to spoil Christmas.

Only 40 years or so ago, when families were larger, at least one of the children in the average home would be too sick to get out of bed for Christmas. Between the beginning of cold weather and the spring thaws it was not unusual for every child in the house to be stricken with some winter ailment, and those who came through a winter without falling victim to the flu or worse were exceptionally lucky.

So when grandfathers and grandmothers speak so fervently of the blessedness of having everybody well and how nice it is that everybody can be together, perhaps only they and their now middle-aged sons and daughters can appreciate the deeper meaning of the words.

In the drafty houses of their time, when a child became sick it had to be moved from the cold bedroom it shared with its sisters or brothers. Often a temporary bed would be improvised by placing two chairs together close to the stove in what would now be called the family room so the small patient could be kept warm.

Only those who experienced it can remember the mustard plasters, enemas, poultices, camphorated oil, spoonfuls of kerosene and sugar, hot flannels for chests and the other remedies used so desperately in the days before wonder drugs when mothers and fathers would spend the nights in sleepless, anxious vigils waiting for the fever to break.

Curiously, the old remedies usually worked. But it well may be it was not the medicines but the love and prayers of the parents who administered them that brought the cure. And it is important to remember that at Christmas time, because love and prayers make Christmas better, too.

Jim Chaney

COVER — Artists throughout the centuries since the birth of Christ have sought to capture the spirit of Christmas in their work, and the story of the Virgin, the Child and the Manger has inspired some of the world's greatest masterpieces. The cover photo, our Christmas card for 1970, is of Titian's "The Adoration of the Child." One of the many rare treasures in the North Carolina Museum of Art, the little painting dates from the Italian artist's early years, perhaps before 1510. Born about 1477, Titian died about 1576 in Venice.

### This month . . .

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CAROLINA COUNTRY IS PUBLISHED MONTHLY BY TARHEEL ELECTRIC MEMBERSHIP ASSOCIATION, INC. SECOND CLASS POSTAGE PAID AT RICHMOND, VA., 23219. EDITORIAL OFFICES, SUITE 911, BRANCH BANK BUILDING, RALEIGH, N. C. 27602. POSTMASTER, SEND FORM 3579 TO BOX 1699, RALEIGH, N. C. 27602. SUBSCRIPTION PRICE, 75 CENTS PER YEAR. PRINTED BY BEACON PRESS NC., RICHMOND, VA. ADDRESS ALL MAIL TO: CAROLINA COUNTRY, BOX 1699, RALEIGH, N. C. 27602.



## FOR EVERY MAN A BIRD OF HOPE

**T**he broken scarlet body lay like a crumpled red rag against the curb. Only when he looked more closely did he realize it was a bird.

It was a cardinal, he thought, and it probably had flown out of the Square into the path of a car. But do cardinals have yellow tipped tail feathers? He wondered; he never had noticed one with them before.

There are many ways that birds may die. He had heard them on occasions hit the big window at the end of his living room and he had found them dead on the lawn.

There are many ways that a man may die, without dying and without any but those who know him best knowing it. There are many ways a man can be destroyed without shedding his blood.

He can be as dead as the broken bird and still continue in a mockery of life.

He can become so because he withdraws into himself and is as remote to life around him as he would be in a grave. And he can be made so in such subtle ways that none can say for sure how it was done or by whom.

Life is a flame fueled by ego. To live as a man, a man must have a sense of himself and a sense of pride in himself. Crush his vanity, stifle his ambition, scourge his self-respect and no weapon is needed to obliterate the man.

Take away from him all opportunities to make decisions or to pretend he does, ignore him when a word would inspire, criticize when he starves for praise, undermine his confidence and you have destroyed him and only you will know how it was done.

Life is a flame that is easily extinguished and if it is worth holding to a man must know the poetry of it as well as the pain of it, and there must be a little more room in it for him to keep a little of his vanity, if not a glowing flame at least a spark.

And he must be allowed to hope so that he will not, as the fallen bird, go unnoticed as a scrap in a gutter, unrecognized and vanishing as the world and you race by. *Jim Chaney*



What will become of them when the junkyards can't or won't take them anymore?

## Get Rid of It While You Can

**T**hat old washing machine, the old refrigerator you've been keeping in the garage; get rid of them before it's too late.

One day before long you may find you can't.

"You can't sell 'em for junk," the owner of a Raleigh furniture and appliance store said. "The junk dealers don't want them. You can't put 'em in the city dump because when they rust out they collapse and the fills cave in."

The furniture store proprietor was talking about the old appliances he and other dealers take as trade-ins. He had several sitting behind his store waiting to be carried off and with no place to take them.

"But you can always salvage parts off them," a friend suggested. "You can salvage the electric motors and maybe use the eyes off the old electric ranges for repairs."

### *It's All Junk*

"It doesn't work out that way," the dealer replied. "The motor you save isn't the one you need, and you accumulate a lot of motors and parts and stove eyes that finally get in the way."

"It's a problem. You can't sell the stuff as junk and there's no place to dump it."

An appliance dealer up the street agreed. "I don't know what we're going to do," he said, "unless we go out in the country somewhere and buy us an acre of land to use as a dump and bury the things."

Even before the junkyards stopped buying it, junk made up of old

appliances brought only a penny a pound.

"Old appliances with porcelain finishes are like bathtubs," a junk dealer explained. "They're hard to scrap. The porcelain has to be burned off. You pour gasoline on them and set them afire and then spray water on them while they're still hot so the porcelain will crack off. It's a lot of trouble."

Dealers in cities like Raleigh generally don't like to bother with appliance trade-ins but they find people like the illusion of getting an allowance for trade-ins when they buy. So long as people like to kid themselves or be kidded, dealers will continue to trade, even though both they and the customer might come out better on straight sales.

### *A Growing Eyesore*

Just picking up an old appliance and carting it to the store costs a dealer in time and labor. Then, if he has to keep the trade-in on hand, there's also the expense of storage space.

It's becoming the same way with old cars. In a few years more, you won't be able to give them away. You may even have to pay to get rid of them.

So there it is. And there is that old refrigerator. Get it out while the getting's good.

This affluent nation's assembly line is ceaseless. Appliances, autos, bathtubs and gadgets, they're coming off in a flood. And the cemeteries for the discards are filled. *Jim Chaney*



# TARHEEL RURAL LINES

a commentary on events and issues important  
to consumer-owners of EMCs/by J. C. Brown Jr.

## Power Costs May Force Rate Hikes

WHOLESALE RATE INCREASES announced by the power companies may force many North Carolina electric membership corporations to raise their rates to members. Between 40 and 50 percent of the electric co-ops' revenues are paid out for wholesale power—most of it to Duke, CP&L and VEPCO.

Both Duke and Carolina Power & Light have applied to the Federal Power Commission for raises in their wholesale rates which in 1971 would increase costs to North Carolina EMCs by almost \$4 million. VEPCO is expected to follow their lead. The co-ops, through their statewide power supply organization, have filed to intervene in opposition to the excessive increases.

Duke filed on August 19 seeking permission to put higher wholesale rates into effect October 21. The new rates would increase Duke's income from municipals and co-ops an average of 17 percent; 21 percent of the increase would come from towns and 7 percent from co-ops.

Carolina Power & Light filed on September 30 seeking higher wholesale rates to go into effect December 30. CP&L applied for rates which would increase charges to towns and co-ops an average of 32 percent. Southeastern Power Administration, which markets federal power to all but six of the EMCs, has announced a rate increase of approximately 7 percent. The co-ops have sought to intervene, and have also requested a conference with the Secretary of Interior, who sets policy for Southeastern Power Administration.

The Federal Power Commission can suspend the Duke and CP&L increases for five months pending a final finding. After five months, the companies can put the increases into effect under bond.

The applications for higher wholesale rates came on the heels of applications filed with the State Utilities Commission for general rate increases to their retail and industrial customers. VEPCO already has won a general rate increase of \$22.5 million for its Virginia customers. CP&L has asked the State Utilities Commission for a general (retail) increase of 14.5 percent. Duke has applied for 18 percent. Both have been allowed to put temporary increases into effect under bond—CP&L, 4 percent, and Duke, 4.2 percent—pending hearings on their applications.



# A Christmas to Remember

**T**he boy stood alone in the darkness at the head of the stairs.

In the dim light of a Christmas dawn, he saw a man at the foot of the staircase.

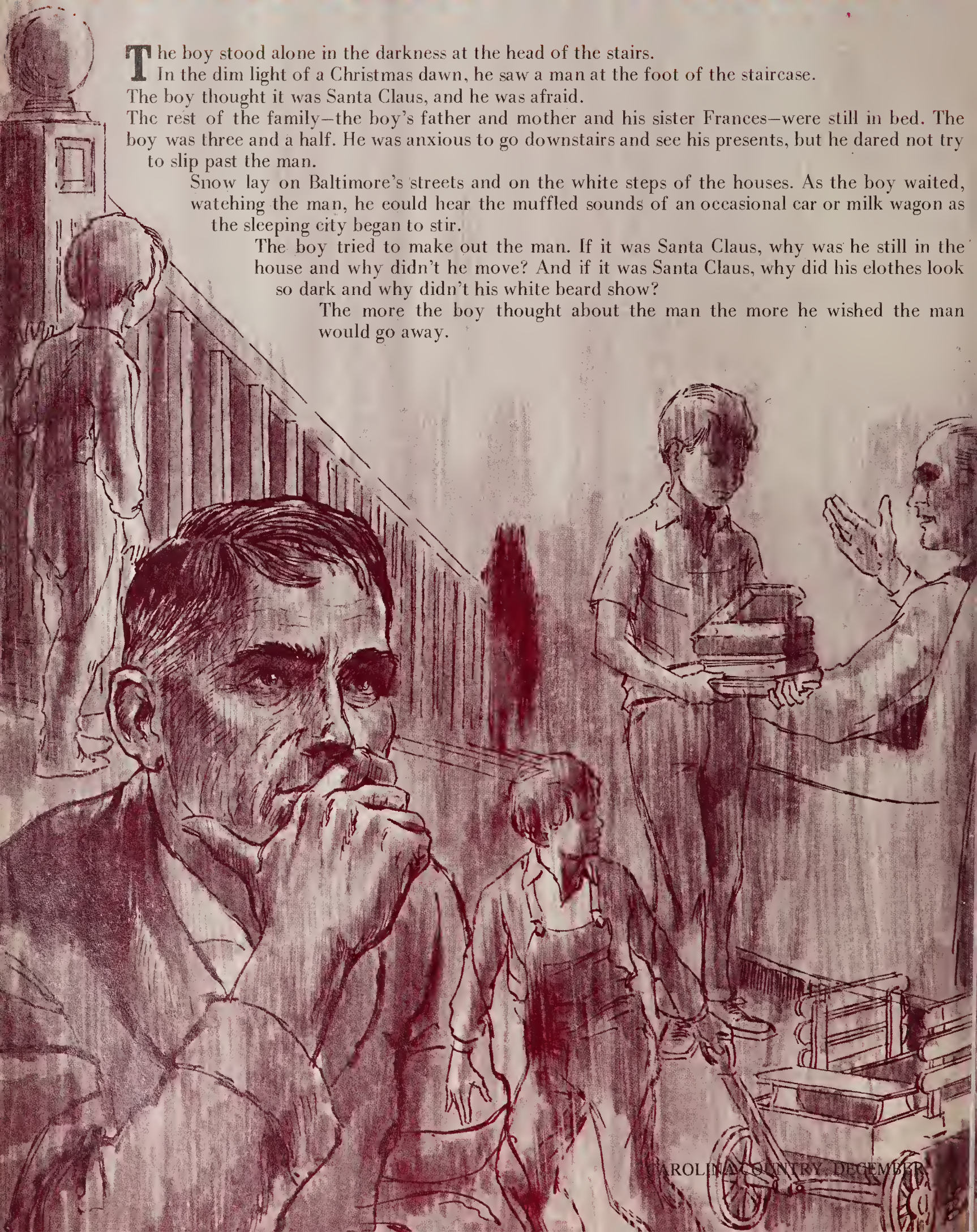
The boy thought it was Santa Claus, and he was afraid.

The rest of the family—the boy's father and mother and his sister Frances—were still in bed. The boy was three and a half. He was anxious to go downstairs and see his presents, but he dared not try to slip past the man.

Snow lay on Baltimore's streets and on the white steps of the houses. As the boy waited, watching the man, he could hear the muffled sounds of an occasional car or milk wagon as the sleeping city began to stir.

The boy tried to make out the man. If it was Santa Claus, why was he still in the house and why didn't he move? And if it was Santa Claus, why did his clothes look so dark and why didn't his white beard show?

The more the boy thought about the man the more he wished the man would go away.





Silently, cautiously, the boy moved away from the stairs. He tiptoed back to his bedroom and crawled into his bed.

When the boy awoke again, the sun was up, his parents were up. He could hear their voices downstairs. It was safe now.

The boy hurried down the stairs and as he took the last step down to the front hall he saw somebody had left a coat draped over the newel post.

Was that what had looked like a man in the half light?

Or had he really seen a man?

The boy was three and a half, and he had no time on a Christmas morning to ponder such questions. It was enough that Christmas had come and that in the parlor with the sliding doors at the foot of the stairs in the row house on a street of white stoops in Baltimore he was witnessing and living the first Christmas he would remember.

### *The Christmas Scavengers*

The tight little grey house on Cinder Road was hardly big enough to hold Christmas and so many children. There had been rumors in school that Santa Claus was just make-believe, but the boy refused to believe them. He had a theory: if you stopped believing in Santa Claus, you'd stop getting presents.

Since his family had moved into the little house, the boy had made friends with the children of a junkman who lived in a shack beside the railroad a pasture and two stone walls away.

The junkman's boys seldom washed or worked and did all the things the boy's parents told him were dangerous, yet never got hurt. They were great scavengers and they were always bringing things home from the dump of a nearby State children's hospital.

Whenever the boy could slip away, he would go with them to the dump and dig out of the rubbish abandoned toys, games and books and occasionally and best of all cars of discarded electric trains.

The boy never fully understood why so many exciting and valuable things were thrown on the dump. And he would smuggle home not only toy dump trucks and tractors but Tom Swift books and other books that caught his fancy.

When the boy's father came home from the city where he worked to be with his family on Christmas, the boy proudly displayed a few volumes from his dump heap library. His father asked him sharply if he didn't know the children at the hospital had infectious diseases and that the books probably were filled with germs.

Well, the boy rationalized, the Bloom boys go to the dump all the time and they never get sick.

The boy's father took the books and put them in the oven and turned on the stove to bake out the germs. It might have worked, but in the excitement of Christmas, the books were forgotten until somebody smelled something burning.

A dozen Tom Swift adventures were baked to a crisp, germs and all.

If it hadn't been Christmas, and if the boy hadn't already read the stories, it would have been tragic because the boy had planned to trade those Tom Swifts for a picture history of the Spanish American war and a Lionel engine—also from the dump.

### *No Goats for Christmas*

The year the boy got the goat wagon for Christmas most children were lucky if they got anything. The country was deep in the Great Depression and families considered themselves blessed if they could afford something special for Christmas dinner.

The goat wagon was built exactly like a full-size farm wagon with steel-rimmed wooden wheels that were smaller in front than in the rear, a removable wagon seat and a body with detachable sideboards and a tail gate. It looked like it was meant for work. Its hubs stuck out and scraped things when the boy tried to play with it in the house. His mother told him he would have to take it outside and use it to bring in the wood.

The boy thought since it was a goat wagon he ought to have a goat to pull it, but remembering his last experience with goats he knew that was not to be. One day when his father had an Essex touring car with a blue celluloid sun visor over the windshield, they had driven to visit their Aunt Emma. It turned out to be an expensive afternoon.

Aunt Emma's boys raised goats. A billy goat climbed up on the Essex and punched its sharp hooves through the fabric roof and chewed up the sun visor.

So the boy used the goat wagon to bring in the wood, pulling it himself, knowing he'd never have a goat to harness and wishing that next Christmas he could get a bicycle.

### *Christmas Is in the Heart*

The boy was grown now. In not many years more his daughter and son would have homes and families of their own on Christmas. As he sat in his den alone before dawn on Christmas morning drinking coffee and reading, he thought of all the Christmases he had known and how each, in good years and bad, always was special.

His children had long passed the age when a few toys would make the day. Most of their presents this Christmas were clothes and as he sat and waited for the house to awaken he mused sadly that Christmas had lost its magic for them. On Christmases past they would already have been down to see what Santa had brought and they would be in the living room by the tree chattering and laughing and tearing open packages.

He lit his pipe and tried to concentrate on his mystery novel, but his thoughts kept wandering.

He heard paper being ripped in the living room. Somebody had finally come downstairs. Somebody finally had decided you couldn't be indifferent on Christmas. And he heard his daughter speak to his son.

She spoke softly so as not to awaken mother, and the boy whispered an excited reply. There was a yelp of delight and a suppressed squeal and then laughter. And his daughter called out to him:

"Daddy," she said, "come in and see the presents. You ought to see what we've got. It's the best Christmas ever."

He laid aside his book and his years fell away and he was a boy again. He went into the living room and when he saw the children on the floor, their faces bright with Christmas wonderment, he remembered all his Christmases past and he knew then that none of them was as wonderful as the Christmas that awaited him now.

*Jim Chaney*





*The Carolina  
Homemaker*  
Edited by Betty Twiggs

# *Holiday Specials*





## HOLIDAY ANGEL TOWER

- 1 large angel food cake
- 1 jar (lb. 2½ oz. or 1¾ cups) mincemeat
- 1 pkg. (8-oz) cream cheese
- ¼ cup chopped walnut meats
- ½ cup heavy cream, whipped

Slice angel food cake into three horizontal uniform layers. Meanwhile blend mincemeat, cream cheese and walnut meats. Spread mincemeat mixture over top of bottom and middle layers. Put layers together. Cover and refrigerate overnight. Before serving spread cake top with the whipped cream. Makes 10 to 12 servings. Can be prepared ahead and stored in freezer.

## CREAM PUFFS

- 1 cup water
- ½ cup butter or margarine
- ¼ teaspoon salt
- 1 cup sifted flour
- 4 eggs, unbeaten

Bring water, butter or margarine and salt to boiling point. Add flour all at once and stir over heat until mixture leaves the sides of pan and forms a ball. Remove from heat and continue beating to cool mixture slightly—about 2 minutes. Add eggs, one at a time, beating mixture thoroughly after each addition. After the last egg is added, beat until mixture has a satin-like sheen. Drop 10 to 12 mounds of batter, swirling the top of each, 2 inches apart on an ungreased baking sheet. Bake in a 375 degrees F (moderate) oven until well browned and puffed, about 50 minutes. Remove from oven and immediately cut one or two slits in the side of each puff. Return to the oven for 10 minutes. Cool. Fill with Cream Filling and top with Cherry-Orange Sauce. Makes 10 to 12 Cream Puffs.

## CREAM FILLING

- ¾ cup sugar
- 3 tablespoons cornstarch
- 3 tablespoons flour
- ¾ teaspoon salt
- 2½ cups milk
- 3 eggs or 6 egg yolks, beaten
- 1½ tablespoons butter or margarine
- 1 teaspoon vanilla

Combine sugar, cornstarch, flour, salt and milk in heavy saucepan. Blend thoroughly. Cook over medium low heat, stirring constantly, until well thickened and bubbly. Pour a small amount of the hot mixture into the eggs, stirring constantly. Combine with remaining hot mixture in saucepan; cook, stirring constantly, 2 to 3 minutes longer. Remove from heat; add butter or margarine and vanilla and stir until blended. Cool before filling Cream Puffs. Makes 3 cups.

## CHERRY-ORANGE SAUCE

- 1 can cherry pie filling
- ½ cup orange juice

Combine cherry pie filling and orange juice. Spoon over cream-filled Cream Puffs.

## RED CHERRY OMELET

- 2 eggs
- 2 tablespoons water
- ¼ teaspoon salt
- 1 teaspoon butter
- ½ cut canned red tart cherry pie filling, heated\*
- Confectioner's sugar

Mix eggs, water and salt with a fork. Heat butter in omelet pan or skillet (approx. 8-in.) just hot enough to sizzle a drop of water. Pour in egg mixture. Mixture should set at edges at once. With a spatula or fork, carefully draw cooked portions of omelet at edges toward center, so that uncooked portions flow to the bottom. Slide pan rapidly back and forth over heat to keep mixture in motion and sliding freely. When eggs are set and surface is still moist, increase heat to brown bottom quickly.

To serve, spoon hot cherry pie filling on half of omelet. Fold omelet and top with additional pie filling and sprinkle with Confectioner's Sugar. Makes 1 serving.

\* Enough filling for 4 omelets

## EGGNOG

- 4 eggs, beaten
- ¼ cup sugar or honey
- ¼ teaspoon salt
- 3 cups milk
- 1 teaspoon vanilla
- nutmeg

Combine eggs with sugar and salt, add milk and vanilla. Serve cold in tall glasses and sprinkle with nutmeg. For a fluffy eggnog separate egg, beat white until stiff, then fold into egg yolk mixture. May be served hot or cold. Serves 4.

## JOLLY EGGNOG CAKE

- 2 cups flour
- 1½ cups sugar
- 1 tablespoon baking powder
- 1 teaspoon salt
- ¼ teaspoon nutmeg
- 3 eggs
- 1 teaspoon vanilla
- 1 cup eggnog
- ½ cup soft butter

Grease and flour the bottoms of two 9-inch layer pans. Combine all ingredients in large mixing bowl. Blend well at low speed of mixer. Beat 1 minute at low speed. Pour into pans. Bake at 350 degrees for 25-30 minutes or until cake springs back when lightly touched in the center. Cool and frost.

## EGGNOG BUTTERCREAM FROSTING

- ¼ cup flour
- ½ teaspoon salt
- 1 cup eggnog
- 2/3 cup butter
- 1 cup sugar
- 1 teaspoon vanilla

Combine flour, salt and eggnog in small saucepan. Cook over low heat, stirring constantly, until very thick. Cool. Cream butter, gradually add sugar; cream well. Add flour mixture; beat until light and fluffy. Blend in vanilla.



# You Can Afford A Better House

By Tom Byrd

— If your adjusted family income is less than \$8,000 a year,

— If you need a better house, and

— If you live in a rural area or in a town of less than 5,500 people . . .

This article is written for you.

Your chances of owning a decent home have never been better. The federal government wants to help poorly housed families to build a new house or to improve their old one.

Several agencies of the federal government might be able to help you, including the Federal Housing Authority or Veterans Administration.

However, one of your best bets for getting a better house is provided by the Farmers Home Administration if your adjusted family income after deducting 5% for "withholding" and \$300 for each minor child is less than \$8,000 and if you live in a rural area.

The Farmers Home Administration (FHA) was started during the Depression to help farmers. But this agency is now working with all rural people, both farm and nonfarm, and it can also lend money in towns of up to 5,500 people.

"Farmers Home Administration has many financing plans," said W. C. Warrick, an extension housing specialist at North Carolina State University. "With FHA help many people who barely make a minimum wage can become a homeowner."

Warrick would like to see poorly housed families become more aggressive in seeking the loans offered by FHA. "And FHA is anxious to help eligible families," he added.

"Too many of our people have given up on ever owning a home of their own," Warrick said. "They are discouraged by high interest rates, tight money, and a shortage of good houses. But more of them are eligible for assistance than is often realized. In fact, it is easier for low income families to get a loan today than it is for families making \$10,000 or \$15,000 a year."

Warrick urges families with a housing need to go to their county

*Only nine months ago, in a speech at a Tarheel Electric Membership Association meeting, Governor Scott asked leaders of North Carolina's electric membership corporations to help him improve rural housing. Responding to his challenge, the EMCs established working relations with the Farmers Home Administration which already have enabled dozens of rural North Carolinians to get Farmers Home housing loans. You may be eligible for a Farmers Home housing loan. It will pay you to ask for details at your EMC office. Many EMCs are set up to assist you in getting all the facts and in making your application. And if you'll see your county extension agent, you can, as this article explains, even get free house plans.*

extension office. Each office has at least one person, usually a home economist, trained in housing. This extension agent can advise a family on their chances of buying or building a house.

The agent can also offer suggestions on selecting a building site and on choosing the right plan. In fact, the Extension Service has a wide variety of free plans from which a person can choose.

After visiting the Extension Office, the prospective homeowner is in a better position to talk to the Farmers Home Administration or other lenders about financing.

Under the standard loan program of the Farmers Home Administration, eligible families can borrow money up to 33 years at 7¼ percent. More important, FHA has an interest credit program under which certain families can borrow money for as little as 1 percent. The difference in payments between the 7¼ percent interest rate and the lower interest rate is tremendous.

Take the J. Smith family, for example. The family consists of Mr. and Mrs. Smith and their four children. Mr. Smith earns \$5,000 per year.

The family recently built a \$12,000 house. Their monthly payments would have been over \$80 if they had paid the full 7¼ percent interest. But by qualifying for the minimum 1 percent interest their payments are only \$45.

In addition to helping needy

families build or buy a new house, the Farmers Home Administration can help eligible families improve their present home. Loans of up to \$1,500 are available under the 504 shelter program for such things as adding a bathroom or replacing the roof. The interest rate on this type loan is 1 percent with a payment period up to 10 years.

Certain enterprising people can also qualify for FHA loans to build rental housing for families with a modest income. Nonprofit organizations may also qualify to build rental units.

The Farmers Home Administration has a "self-help" program that has been used in a few locations in North Carolina. Under this program, eligible families build or repair their own home with materials financed by FHA.

Under other programs FHA can offer loans to help people overcome disasters and improve housing for farm laborers.

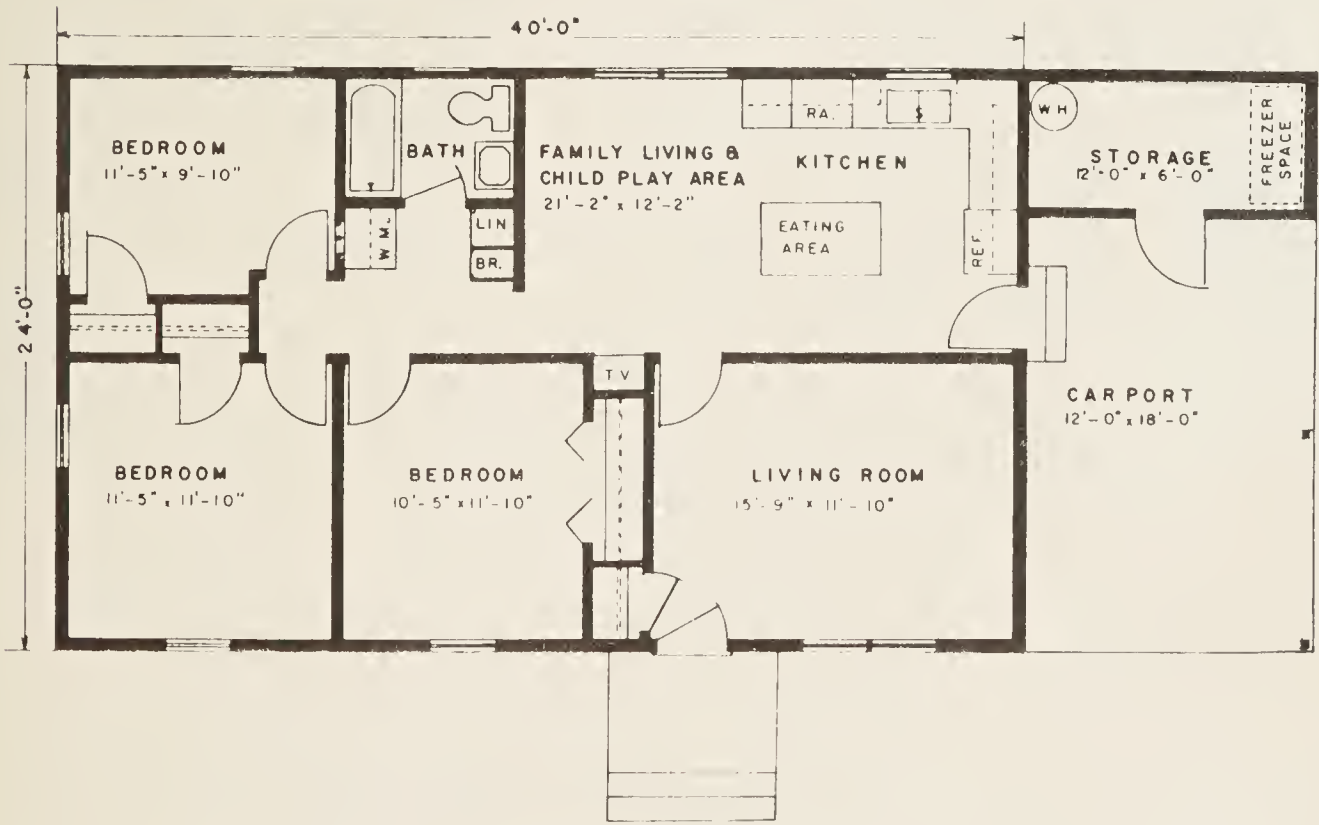
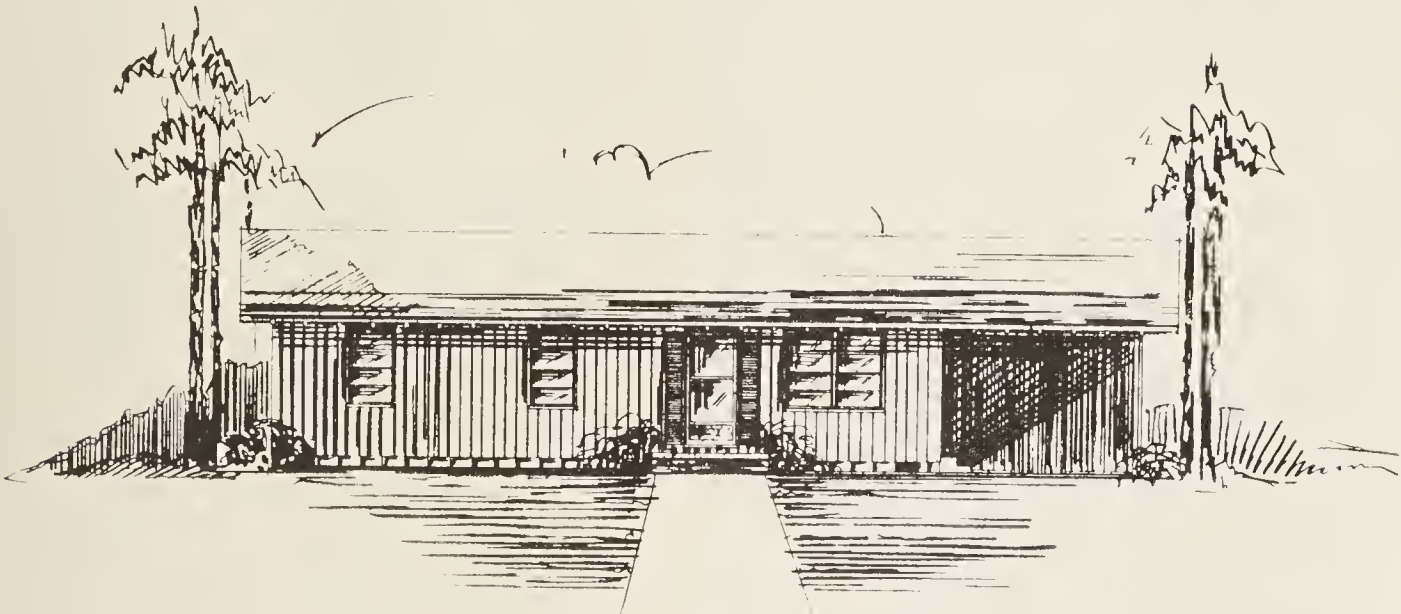
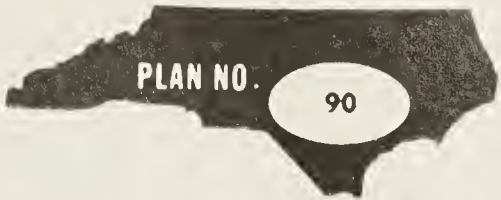
"The philosophy behind FHA is to provide rural people with housing loans when they can't borrow money from other sources," Warrick explained. "For many low-income families this is about the only source of housing credit that they have. And for the first time, FHA has enough money to meet many of the needs."

So, why don't you make your application if your income is less than \$8,000 and if you need a better house? You can get the facts from your county extension office. The office is located at the county seat. Or ask at your EMC



FREE HOUSE PLANS — One of the most popular house plans offered by the Agricultural Extension Service is Plan No. 90. This 3-bedroom plan can be built for about \$12,000, and it is easy to change around to meet the needs of a particular family. For example, the house could be made longer to provide room for another bath and laundry room. A basement could be added or the carport could be enclosed to provide another room. Visit your county extension office for more information on extension house plans.

House Area:	Square feet
Heated area.....	960
Carport.....	216
Outside storage.....	72
Porch.....	38



FLOOR PLAN



## MAILBOX

Just can't wait until our copy of Carolina Country arrives. We take so much reading material the box is almost full each day but I use and take advantage of yours most. It contains so much good in little space the rural woman has time to read it.

Mrs. Fred Athan  
Rt. 5, Mocksville

My 17-year-old daughter enjoys the jokes and the Roundtable. I enjoy the patterns and recipes. I think Carolina Country is a great little magazine.

Mrs. Effie D. Sipe  
Charlotte

### FRUIT TREES — NUT TREES

Berry plants, Grape Vines, Landscaping Plant Material—offered by Virginia's largest growers. FREE COPY 48-pg. Planting Guide-Catalog in color, on request. Salespeople wanted.

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### From Rags to Braided Rugs



**RUG  
BRAIDING  
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\$1.50**

#### RUG BRAIDERS

These three braiders will fold your material automatically. No more hand braid like braiding hair!

**RUG LACER** This lacer eliminates sewing of the braids and makes all rugs reversible and lay flat. Lace like facing, three!

**MATERIALS** You can use any kind of material old coats, skirts, bathrobes, blankets, even nylon stockings.

#### FREE IF YOU ORDER NOW

This free cutting gauge will fit on the point of any size scissor and will enable you to cut straight the correct width for rug braiding.

THIS OFFER IS FOR A LIMITED TIME ONLY SO ORDER TODAY



Also FREE enough thread for 6x8 rug. Mail check or money order plus 25¢ postage to: Carolyn Turner Braid-Eze, P. O. Box 1635, Raleigh, N. C. 27602.

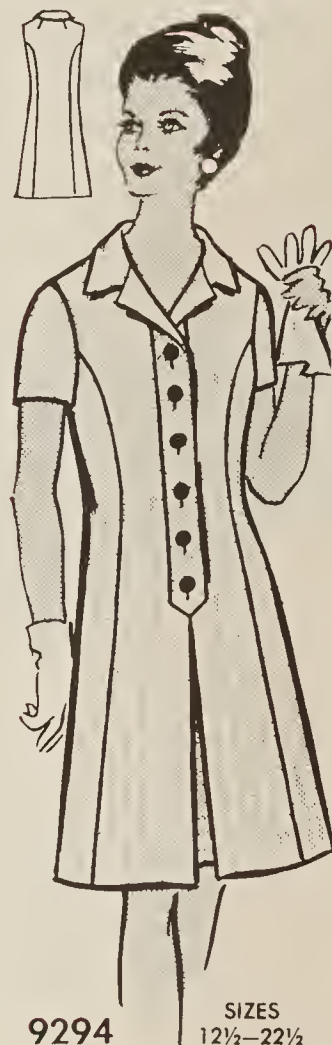
## Fashion FAVORITES



9070  
SIZES  
34-48



9291  
SIZES  
10½-20½



9294  
SIZES  
12½-22½



4752  
SIZES 6-14



9454  
SIZES  
8-18



9226  
SIZES  
2-10

Pattern No. 9454 is cut in sizes 8, 10, 12, 14, 16 and 18.

Pattern No. 9291 is cut in sizes 10½, 12½, 14½, 16½, 18½ and 20½.

Pattern No. 9294 is cut in sizes 12½, 14½, 16½, 18½, 20½ and 22½.

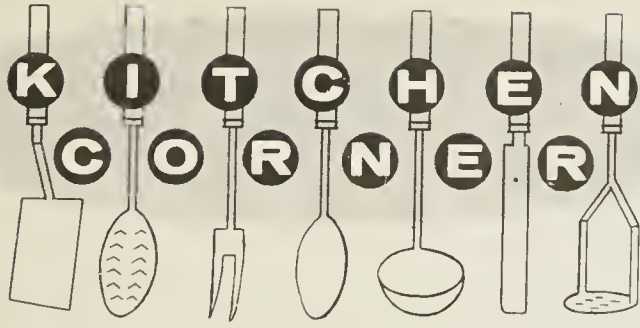
Pattern No. 9070 is cut in sizes 34, 36, 38, 40, 42, 44, 46 and 48.

Pattern No. 4752 is cut in sizes 6, 8, 10, 12 and 14.

Pattern No. 9226 is cut in sizes 2, 4, 6, 8 and 10.

Send 65 cents in coin (no stamps) for each pattern to: CAROLINA COUNTRY, Box 42, Old Chelsea Station, New York, N.Y. 10011. For first class mail, add 15 cents for each pattern.





## Fruit Cake Cookies

Are you all ready for Christmas? Your fruit cakes made, decorations down from the attic, and lots of plans for your family? Take a moment this busy season to try a new recipe called Fruit Cake Cookies.

Mrs. Frank Smith of the Linwood Community sent us this good recipe. The Smiths and their 16 year-old son have a 325 acre dairy farm which is served by Davidson EMC. Mrs. Smith is a busy housewife. Each year she bakes over 100 pounds of fruit cake for the holiday season.

If you have a favorite recipe you'd like to share through this column, send it to: Betty Twiggs, Kitchen Corner, P. O. Box 1699, Raleigh, N. C. Tell us something about yourself and family and give us the name of your electric membership corporation. We pay \$2 for the recipe chosen monthly for this column.

### CAROLINA COUNTRY RECIPE

Submitted by Mrs. Frank M. Smith, Route 1, Linwood, N. C.

#### FRUIT CAKE COOKIES

- ½ cup of butter
- 1 cup brown sugar
- 1 egg
- ¼ cup buttermilk
- 2 cups flour (plain)
- ½ teaspoon baking powder
- ½ teaspoon soda
- ½ teaspoon salt
- 1 cup chopped pecans
- 1 cup chopped dates
- 1 cup chopped candied cherries

Cream butter and sugar. Add egg. Mix well. Add milk. Add salt, soda and baking powder to flour and mix. Add nuts, cherries and dates. Chill. Use teaspoon and drop on cookie sheet. Bake at 350 degrees about 15 minutes or until golden brown. Do not use mixer.

## Free Patterns



Angel Garland

A garland of angels to decorate a door or mantel. The figures are made in the same way as tassels.



Santa Stocking

Be ready for all Santa's goodies—knit a giant economy size stocking for Santa to fill with goodies.



Yarn Ornaments

Two bright yarn ornaments to crochet. They are soft and safe for young children and pets.



Santa's Portrait

This Santa wall hanging is a good before-Christmas gift for a child's room to await the big day.

To:

The Carolina Homemaker      This pattern offer expires  
P. O. Box 1699      February 15, 1971.  
Raleigh, N. C. 27602

Please send me the pattern instructions I have checked below I am enclosing a long, stamped, self-addressed envelope bearing a 6-cent stamp. (Two such envelopes are required for more than 4 patterns.)

- |   |   |
|---|---|
| <input type="checkbox"/> Angel Garland  | <input type="checkbox"/> Yarn Ornaments   |
| <input type="checkbox"/> Santa Stocking | <input type="checkbox"/> Santa's Portrait |

My name is: \_\_\_\_\_

Address: \_\_\_\_\_

Comment; if any: \_\_\_\_\_

The name of my EMC is: \_\_\_\_\_



# "What Can Teenagers Do About Pollution in Our Country Today?"

"The pollution crisis the world faces today is one that teenagers, as well as adults, are just beginning to grasp. Many ecologists see the situation as an extremely dark one unless something is done now. But what can we do? First we can investigate the subject to learn something about it. No one can put up a fight if he doesn't know what he is fighting. Then we can write letters—letters to Congressmen, local officials, magazine and newspaper editors, and the business community to let them know we are upset over the state of our environment. We must demand that rules and regulations be established to prohibit pollution by all practical means. We can discuss the issue with friends and associates to help them become aware of the situation. We can join organized groups dealing with the problem, and if there isn't one, form one! Most important, we must each become responsible enough to do our share plus someone else's in stopping this senseless devastation of our environment. If we don't, we may never have the chance to be sorry."

Nancy Ferree, Rt. 2, Box 26, Polkton

*Nancy is 17 years old and a senior at Bowman High School. Her hobbies are traveling, sewing and playing the piano. She was a delegate to the 1970 Rural Electric Youth Tour in Washington, D. C. Her parents, Mr. and Mrs. Bill Ferree, are served by Pee Dee Electric Membership Corporation.*

\*\*\*\*\*

"As a teenager I'm greatly concerned about the problem of pollution in our country today. The older generation will be gone while we're still living here on the earth; therefore, we should help stop pollution. The pollution of land can be stopped by leaving our highways and roads free of litter. We can stop the pollution of air by refraining from the burning of trash and leaves and the pollution of water by keeping it free of trash and harmful chemicals. If we all do a little it will amount to a lot!"

Chyrie Lyn Barbery, Rt. 2, Bennett

*Chyrie is a junior at Chatham Central High School. She enjoys reading and writing to pen pals. Her parents, Rev. and Mrs. Curtis Barbery, are served by Randolph Electric Membership Corporation.*

\*\*\*\*\*

"I think pollution is one of the major problems in our country today. Pollution can be minimized if not completely stopped with the cooperation of everyone. People can care for their cars to reduce the amount of carbon monoxide coming from them, factories can be equipped with pollution free systems, garbage can be taken to land-fill operations instead of burning it. Everyone can help fight the problem of pollution with little trouble so that each morning of our lives we can look out our window to see the clear blue sky."

Debbie Baker, Rt. 1, Box 84 A, Alexander

*Debbie is 16 years old and a sophomore at North Buncombe High School. She enjoys drawing. Her parents, Mr. and Mrs. Bobby E. Cox, are served by French Broad Electric Membership Corporation.*

\*\*\*\*\*

"Pollution seems to be one of our largest problems today. Something should be done about pollution by we as teenagers. After all we are the ones who will be living in this polluted environment as adults. I feel we should have enough interest in pollution to find out what we can do about it. There are people who specialize in speaking on pollution. Some of these people travel to schools to give talks on pollution. These people can be contacted through some of our universities and colleges. If we teenagers do have enough interest in our environment of tomorrow we will find out what we can do and get busy!"

Sue Aman, Rt. 1, Dunn

*Sue is 17 years old and attends Midway High School. She enjoys dating, horseback riding and attending sports events. Her parents, Mr. and Mrs. E. R. Aman, are served by South River Electric Membership Corporation.*



## NEXT QUESTION

Should high schools have a dress code for students? Who should write the dress code?

If you have a good answer, send it to THE TEEN ROUNDTABLE, Carolina Country, P. O. Box 1699, Raleigh, N. C., at once. Tell us a few facts about yourself—your age, school, hobbies, etc. Include your parents' name, and the name of the electric membership corporation serving you. If your answer is published, we will send you \$5.

If you want to submit a question, send it along for our statewide panel to answer. For each question used, the sender will get a \$5 check. Jot yours down and send it to us right away.

This question was submitted by Reba Hart, who will be receiving \$5 from CAROLINA COUNTRY. Reba is a senior at Benhowe High School. Her parents, Mr. and Mrs. C. G. Hart are served by Central Electric Membership Corporation.



# HALE!

## Terrible Stranger

A young mother, after putting her two children to bed one night, changed into a loose blouse and an old pair of slacks and proceeded to wash her hair. She would hear the children growing wilder and noisier so, finishing as hurriedly as possible, she wrapped a large towel around her head, stormed into their room, and put them back in bed with a stern warning to stay there.

As she left, she heard her two-year-old say to his sister in a trembling voice, "Who was *that*?"

## Perfect Gentlemen

After a speech a famous lecturer and wit was approached by a little white-haired woman who told him how much she enjoyed his talk. "I take the liberty to speak to you," she admitted, "because you said you loved old ladies."

"I do, I do," was the gallant reply, "and I also like them your age, my dear."

## Hard to Explain

Trying to rest after an exceedingly hard day at the office, poor father was being pestered by a stream of unanswerable questions by little Willie.

"What do you do down at the office, Pop?" the boy asked.

"Oh, nothing," the tired father said.

There was a thoughtful pause. Then Willie inquired: "Pop, how do you know when you're through?"

## A Lot to Be Heard

A cranky old man invested in one of the new hearing aids that are almost invisible. A few days later he returned to the store to express his delight.

"I'll bet your family likes it, too," said the salesman.

"Oh, they don't know I've got it," said the old fellow, "and am I having a ball! In the past week I've changed my will three times."



"WHAT I'D REALLY LIKE IS A CHARGE-A-PLATE!"

## Who Else?

A three-year-old girl visited her grandmother and carried in the milk and a bill that were on the front steps. Giving the milk to Grandma, she declared, "Grandma, here's the milk. And you got a letter . . . From a cow."

## If You Insist

"I did have the right-of-way, didn't I?" the motorist asked the officer after regaining consciousness.

"Yes, you did have the right-of-way," replied the officer, "but the other guy had a truck."

## SAVE ON PHOTO GREETING CARDS

Any favorite snap shot makes a cheerful Holiday Greeting Card. Our low prices include matching envelopes, and are based on all cards being made from one negative — one design.

### COLOR SPECIAL!

With this order coupon, you can have KODACOLOR FILM developed and printed at low, money saving prices. (Include remittance with film.)

12 exp. roll \$2.25

20 exp. roll \$3.25

### SAVE 50¢

Order today using this coupon and deduct 50¢ from prices shown below.

TRIM-LINE Cards			
Check order	Quan.	B/W	Color
( )	25	\$ 3.25	\$ 6.50
( )	50	\$ 5.75	\$12.50
( )	100	\$11.00	\$24.00

SLIM-LINE Cards			
Check order	Quan.	B/W	Color
( )	25	\$ 3.75	\$ 7.25
( )	50	\$ 6.50	\$13.50
( )	100	\$12.00	\$25.00



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# Now! Do your Wash in



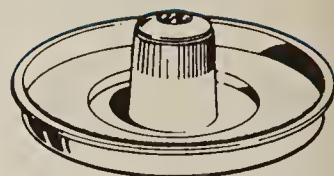
# 10 Minutes!

## NEW MINI-QUICK CYCLE!

lets you do emergency loads fast!

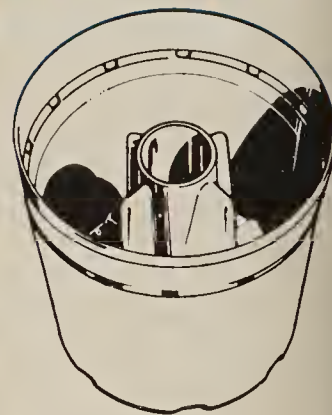
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Lets you take advantage of today's easy-care fabrics.

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FILTER-FLO®**



This non-clogging moving filter effectively traps lint fuzz and keeps it from your clothes. Also dispenses detergents evenly throughout the wash load. Gives the cleanest wash possible! Works at all speeds and water levels, including Mini-Wash®.

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MINI-BASKET™**



GE's Mini-Wash® System eliminates hand washing of leftovers, problem loads, delicate items or fabrics that might fade. Washes up to 2½ lbs. Uses only 16 gallons of water and ¼ cup of detergent.

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